REVISED

Massachusetts Members in Medicare Supplement Plans by County as of December 31, 2001

Commercial Carrier	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Blue Cross and Blue Shield of Massachusetts, Inc.	9,440	5,787	15,417	552	16,502	1,608	10,396	3,812	30.865	342	17,391	8,960	8,608	12,413	142,093
United HealthCare Insurance Company ²	2.801	2,590	1,632	216	1.925	369	2.069	913	3.007	110	1,733	1,148	713		20,169
Bankers Life and Casualty Company	1,434	414	748	117	944	48	678	160	2,095	58	1,086	755	352		9,536
Oxford Life Insurance Company	197	125	698	25	152	33	356	140	462	7	176	370	70		2,946
Hartford Life Insurance Company	536	133	166	58	114	21	269	105	229	13	126	86	26		1,953
Mutual of Omaha Insurance Company	176	105	58	3	58	11	220	61	87	5	51	54	30	36	955
Bankers Multiple Line Insurance Company	200	146	48	8	44	4	142	77	94	4	61	11	39	11	889
FirstReturn Insurance Company, Inc. 3	30	1	71	0	38	1	2	1	124	0	158	78	72	101	677
Allianz Life Insurance Company of North America	40	8	15	2	13	3	25	10	37	2	23	18	15	6	217
Monumental Life Insurance Company	12	10	21	2	14	2	17	7	41	1	15	14	6	8	170
Union Labor Life Insurance Company	7	3	6	1	17	0	9	3	21	0	18	21	18	13	137
Life Investors Insurance Company of America 4	12	1	5	0	13	0	15	6	18	1	36	7	5	3	122
Combined Insurance Company of America	6	8	9	0	5	3	7	0	13	0	4	7	5	18	85
Pioneer Life Insurance Company	12	8	3	0	11	3	9	0	13	0	11	5	2	3	80
Peoples Benefit Life Insurance Company 5	5	4	11	0	6	1	10	6	10	0	4	5	10	4	76
CareFirst GHMSI, Inc. 6	2	0	2	1	3	0	24	3	8	1	4	5	3	6	62
Principal Life Insurance Company 7	11	1	5	3	8	1	5	4	5	0	2	6	1	6	58
Physicians Mutual Insurance Company	3	5	5	1	2	0	3	1	15	0	4	2	2	4	47
New York Life Insurance Company	6	1	1	1	6	0	6	4	5	0	5	3	2	3	43
Order of United Commercial Travelers of America	2	1	1	0	5	0	4	4	5	0	0	2	0	4	28
The Colonial Penn Franklin Insurance Company	3	2	3	0	1	3	4	1	3	0	3	1	2	1	27
Union Fidelity Life Insurance Company 8	2	2	1	0	0	0	2	1	3	0	0	3	0	0	14
State Farm Mutual Automobile Insurance Company	0	0	1	0	1	0	6	1	0	0	1	2	0	1	13
National Benefit Life Insurance Company	1	0	1	0	0	0	1	1	1	0	1	1	0	1	8
Standard Life and Accident Insurance Company	2	0	0	0	0	0	0	0	2	0	0	1	3	0	8
Golden Rule Insurance Company	0	1	0	0	0	0	0	1	2	3	0	0	0	0	7
United Teacher Associates Insurance Company 9	0	0	0	0	0	0	1	1	0	0	0	0	2	1	5
Kanawha Insurance Company	1	0	0	0	0	0	0	0	0	0	1	2	0	0	4
Catholic Association of Foresters	0	0	0	0	0	0	0	0	0	0	2	0	1	0	3
Central States Health & Life Company of Omaha	2	1	0	0	0	0	0	0	0	0	0	0	0	0	3
American Capitol Insurance Company	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
American Founders Life Insurance Company 10	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
American National Insurance Company	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Lincoln National Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
Protective Life Insurance Company	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
Veterans Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
USAA Life Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Medicare Supplement Policyholders	14,943	9,359	18,928	990	19,883	2,112	14,280	5,323	37,165	547	20,916	11,569	9,987	14,439	180,441
Number of Medicare Eligibles ¹¹	57,970	27,182	90,603	2,543	114,144	11,763	78,087	21,137	211,511	1,144	100,462	67,172	90,643	115,541	989,902
% of Medicare Eligibles	26%	34%	21%	39%	17%	18%	18%	25%	18%	48%	21%	17%	11%	12%	18%

¹ Includes all persons with Medicare Supplemental coverage, including enrollees in both group and individual Medicare Supplemental plans, as well as those enrolled in both "closed" and "open" plans.

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² The American Association of Retired Persons (AARP) switched its group Medicare Supplement Plans to United HealthCare Insurance Company from The Prudential Insurance Company of America beginning on January 1, 1998.

³ As of January 1, 2002, First Return Insurance Company, Inc. merged with Harvard Pilgrim Insurance Company, Inc. and the Enhanced 65 product was transferred to Harvard Pilgrim Insurance Company, Inc.

⁴ Assumed block of business from Provident Life and Accident Insurance Company.

⁵ Formerly known as Providian Life and Health Insurance Company.

⁶ Formerly known as CareFirst of Maryland; includes membership from Blue Cross Blue Shield of DC and MD.

⁷ Formerly known as Prinicpal Mutual Life Insurance Company.

⁸ Assumed block of business from Montgomery Ward Life Insurance Company.

⁹ Assumed block of business from Academy Life Insurance Company and National Casualty Company.

¹⁰ Formerly known as Teton National Insurance Company.

¹¹ Source: Centers for Medicare and Medicaid Services as of December, 2001.